

Scotland's Rural College

## On the Margins? Understanding financial hardship in rural areas

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## **On the Margins? Understanding financial hardship in rural areas**

### **Working Paper 2 – Context analysis**

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**Draft May 2020**

#### **Introduction**

This working paper focuses on data available at the local authority level to provide a regional context for each case study. Key indicators are examined to understand employment and income data for each local authority area, as well as available information about access to services and housing affordability. The three local authority areas are:

1. Na h-Eileanan Siar – Outer Hebrides (Harris case study);
2. Perth and Kinross (Blairgowrie and the Glens case study); and
3. Northumberland (North Tyne Valley case study).

The literature review (Working Paper 1) noted the difficulties that can be encountered when trying to find income and employment statistics at small enough scales to identify key issues in rural areas.

The fieldwork will interrogate the local authority data at a finer scale with interviewees in the case study areas.

## Characterising regional context

### *Na h-Eileanan Siar – Outer Hebrides*

The Outer Hebrides is described in the Community Planning Partnership's Anti-Poverty Strategy as an *"economically fragile area relatively reliant on primary industries"*.<sup>1</sup> These industries include crofting, fishing and agriculture. Harris Tweed weaving, tourism, construction and the public sector are also important sources of employment, with 34.4% of the population employed in the public sector. This is the highest rate in Scotland (the Scottish average is 24.7% and GB average 18.4%).

The council area has the lowest population density in Scotland at nine people per square kilometre, which can make the delivery and accessibility of services challenging. In line with the data issues mentioned above in the introduction and in Working Paper 1, the Scottish Index of Multiple Deprivation (SIMD) does not define any areas in the Outer Hebrides council area as Scotland's 'most deprived'. The council's Anti-Poverty Strategy notes that this can *"lead to a situation where households in rural areas are omitted from policy and targeting by national interventions designed to address poverty and inequalities"*.

### *Perth and Kinross*

Although Perth and Kinross has relatively low levels of deprivation compared to other parts of Scotland, there are many people living in poverty.<sup>2</sup> The SIMD identifies parts of Perth City and Rattray (which is in the case study area) as amongst the 10% most deprived areas in Scotland.

The Blairgowrie and the Glens case study area forms the northern part of Eastern Perthshire. In Eastern Perthshire as a whole, approximately 27% of households do not have an income which meets the Minimum Income Standard.<sup>3</sup> Eastern Perthshire has one of the fastest growing populations in Scotland. From 2001-2011, the population increased by 9%, similar to the rest of Perth and Kinross.<sup>4</sup> There is an ageing population in Eastern Perthshire, which is expected to place a greater demand on social care services in the future.

### *Northumberland*

Just under half of Northumberland's population live in rural areas (46%). The county is sparsely populated for England, with 63 people per square kilometre.<sup>5</sup>

Northumberland falls into the most deprived 20% of local authorities in England for the number of people who are employment deprived and/or income deprived. The county is also in the top

<sup>1</sup> See <https://www.cne-siar.gov.uk/news/2019/june/anti-poverty-strategy/>.

<sup>2</sup> Perth and Kinross Health Inequalities Strategy 2017-2020.

<sup>3</sup> See <https://www.jrf.org.uk/income-benefits/minimum-income-standards>

<sup>4</sup> Eastern Perthshire Action Partnership – Stories of place. See <https://www.pkc.gov.uk/article/21598/Stories-of-Place->

<sup>5</sup> Northumberland County Council Digital Team – [Know Northumberland Population and Health Bulletin](#) (March 2018).

ten local authorities in England for the percentage point increase in the proportion of Lower Layer Super Output Areas (LSOAs) in the most deprived 10% between the Indicators of Deprivation (IoD) in 2015 and 2019.<sup>6</sup>

The unemployment rate in Northumberland has “*fluctuated between record highs to record lows in the last 10 years, culminating in some of the lowest rates on record more recently*”.<sup>7</sup> This may be linked to the changing population in the county over the last decade. The proportion of people aged 16-64 contracted by 5%, while the population of people aged over 65 increased by 22%. Figure 1 shows the overall population change between 2002 and 2018 in the three study areas.

*Figure 1 Population change between 2002 and 2018*

Council area	Population 2002	Population 2018	Percent change
Na h-Eileanan Siar	26,450	26,830	1.4%
Perth and Kinross	134,950	151,290	12.1%
Northumberland	307,363	320,274	4.2%

Data are from Office of National Statistics (ONS).

<sup>6</sup> Northumberland County Council – [Indicators of Deprivation 2019 – Northumberland Summary Report](#).

<sup>7</sup> Northumberland County Council – [Economic Performance Bulletin](#) (Jan 2020).

## Key indicators

The Scottish Centre for Regional Inclusive Growth (SRCIG) Diagnostics Tool captures data for a range of indicators across Scotland's local authorities.<sup>8</sup> These indicators help to identify constraints to inclusive growth, including factors related to productivity, population, participation, people and place.

Figure 2 shows a selection of these indicators for Na h-Eileanan Siar and Perth and Kinross and compares them with the Scottish average. Although the SRCIG tool does not cover England, some data for Northumberland is included and compared with the English national average where possible. The indicators in this table is analysed further in the following sections.

*Figure 2 Case study regional data for key inclusive growth indicators*

SCRIG indicator	Na h-Eileanan Siar	Perth and Kinross	Scotland	Northumberland (all figures 2018-2019) <sup>1</sup>	England
GVA per head (2016)	£17,276	£25,675	£24,876	£15,564	£29,356
Employment rate (16-64) (2018)	80.4%	80.9%	77.4%	71.5%	76.3%
Total under-employment* (16 years and over) (2019)	34.4%	23.7%	21.4%	-	-
Total median weekly earnings – full time (2019)	£524.70	£534.50	£576.70	£496.00	£591.00
Percentage of households that are fuel poor (required fuel costs >10% of income)	55.8%	30.4%	27.3%	26.7%	10.9%
Percentage of children aged 0-19 years living in a low-income family	9%	10.8%	16.7%	18.1%	20.1%
Percentage of households classed as workless	15.9%	13.9%	14.3% (GB)	19.4%	14.3% (GB)
Proportion of residential and non-residential addresses where superfast broadband is not available	46%	24%	13%	6.4%	5%
Public sector employment as a percentage of total employment (2018)	34.4%	19.7%	25.5%	-	15.6%

\*Workers seeking more hours than they are working.

Source: Scottish data from the SRCIG [Inclusive Growth Dashboard](#); English data from the Northumberland 'Economic Performance Bulletin' (Jan 2020), Office for National Statistics (ONS) and [NOMIS](#). English fuel poverty national average from [Energy Action Scotland](#) (2018). English broadband data from [Ofcom Connected Nations Report](#) 2019 (applies to residential properties only) and [iNorthumberland](#).

<sup>8</sup> See: <https://www.inclusivegrowth.scot/resources/data-and-analysis/2020/01/inclusive-growth-diagnostics/>

## Employment and income

Figure 2 shows that although the employment rates in Na h-Eileanan Siar (80.4%) and Perth and Kinross (80.9%) were higher than the Scottish average of 77.4% in 2018, GVA per head was lower than the Scottish average. The employment rate in Northumberland (71.5%) was lower than the English average in 2018/19. In Northumberland, the gap between GVA per head in the county (£15,564) and the English average (£29,356) is much greater than for the Scottish regions.

Figure 3 shows the proportion of employment deprivation in each local authority area. Data are compiled from the Scottish and English indices of deprivation, with employment deprivation measuring the proportion of the working-age population in an area involuntarily excluded from the labour market. This includes people who cannot work due to sickness, disability or caring responsibilities. The minimum and maximum proportions of employment deprivation in the figure below show the range of levels of deprivation in the different wards in the local authority area. The extent of that range is particularly notable in Northumberland (1% to 47%).

*Figure 3 Proportion of employment deprivation at local authority level*

Council area	Median	Mean	Minimum	Maximum
Na h-Eileanan Siar <sup>1</sup>	9.00%	9.89%	5%	18%
Perth and Kinross <sup>1</sup>	6.00%	8.15%	0%	30%
Northumberland <sup>2</sup>	9.70%	12.49%	1%	47%
Rest of England-Scotland	10.00%	12.75%	0%	61%

<sup>1</sup>Data are from Scottish Index of Multiple Deprivation 2020.

<sup>2</sup>Data are from (England) Index of Multiple Deprivation 2019.

Employment deprivation is generally lower in the rural areas of each of the local authority regions, as shown in the maps in Figure 4. For example, there is a higher percentage of employment deprivation in Eastern Perthshire in comparison to Perth and Kinross as a whole. Spatial variations in income deprivation are also shown in the maps.

The employment rate in Northumberland has been in steady decline for both men and women since mid-2012, following a particularly high period of employment (of over 80% for men and 70% for women).<sup>9</sup> Recently, the employment rate for men has increased slightly (to approximately 75%), while there the women's employment rate has fallen to 68.3%.<sup>10</sup> This is thought to be linked to the increase in the state pension age for women, which has affected the employment rate for older women.

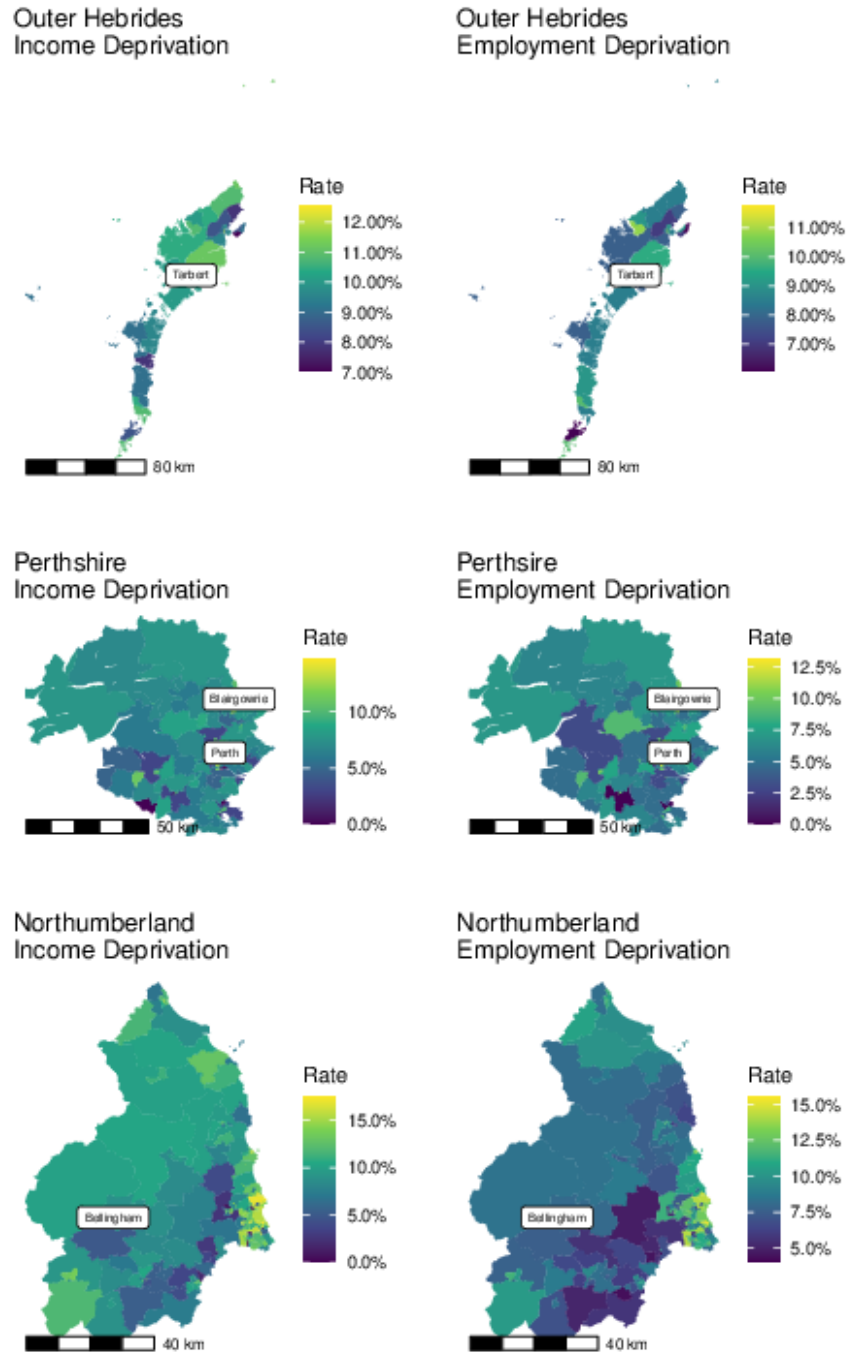
<sup>9</sup> Northumberland County Council – [Economic Performance Bulletin](#) (Jan 2020).

<sup>10</sup> Office for National Statistics, cited in [Economic Performance Bulletin](#) (Jan 2020).

*Figure 4 Spatial distribution of employment and income deprivation at local authority level*

Comparing Income and Employment Deprivation in Case Study Areas

SOURCE: Scotland (2020) and England (2019) Index of Multiple Deprivation



Employment and income rates are used (not ranks).

Source: England (2019) and Scotland (2020) Indices of Multiple Deprivation. Note that English and Scottish datasets are unique and collected at different times. Data is from the unemployment and income indicator variables, not index variable. Crown Copyright ©.

In all three local authority areas, the total median weekly earnings are lower than the Scottish/English averages. It is perhaps important to note here that the weekly earnings presented in Figure 2 are based on full-time working hours, which does not accurately reflect the weekly income of part-time or self-employed workers, who are a common feature of rural labour markets.

Figure 5 provides more detail about income in the three local authority areas, using data from the Annual Survey of Hours and Earnings (ASHE). Annual gross income is highest in Perth and Kinross (just under £19,000), followed closely by Northumberland (around £18,200). Mean annual gross pay in Na h-Eileanan Siar is much lower at around £14,700. Hourly and weekly pay are also higher on average in Perth and Kinross than in the other two local authority areas and more comparable with the UK average.

*Figure 5 Pay and hours worked at local authority level (2018)*

Hours and Earnings Indicator	Na h-Eileanan Siar	Perth and Kinross	Northumberland	Rest of UK
Annual pay gross	£14,734.96	£18,977.11	£18,199.12	£19,333.68*
Basic pay including other pay	£305.66	£339.73	£323.30	£355.88*
Hourly pay excluding overtime	£10.18	£11.49	£10.70	£11.39*
Hourly pay gross	£10.29	£11.53	£10.71	£11.42*
Hours worked basic	24.92	26.32	26.06	27.06*
Hours worked total	25.53	26.78	26.51	27.58*
Weekly pay excluding overtime	£310.94	£347.47	£330.14	£364.01*
Weekly pay gross	£316.03	£360.46	£341.16	£374.97*

Median values shown for 2018.

\*Aggregated using data from England, Scotland, Wales and Northern Ireland.

Source: Annual Survey of Hours and Earnings (ASHE)

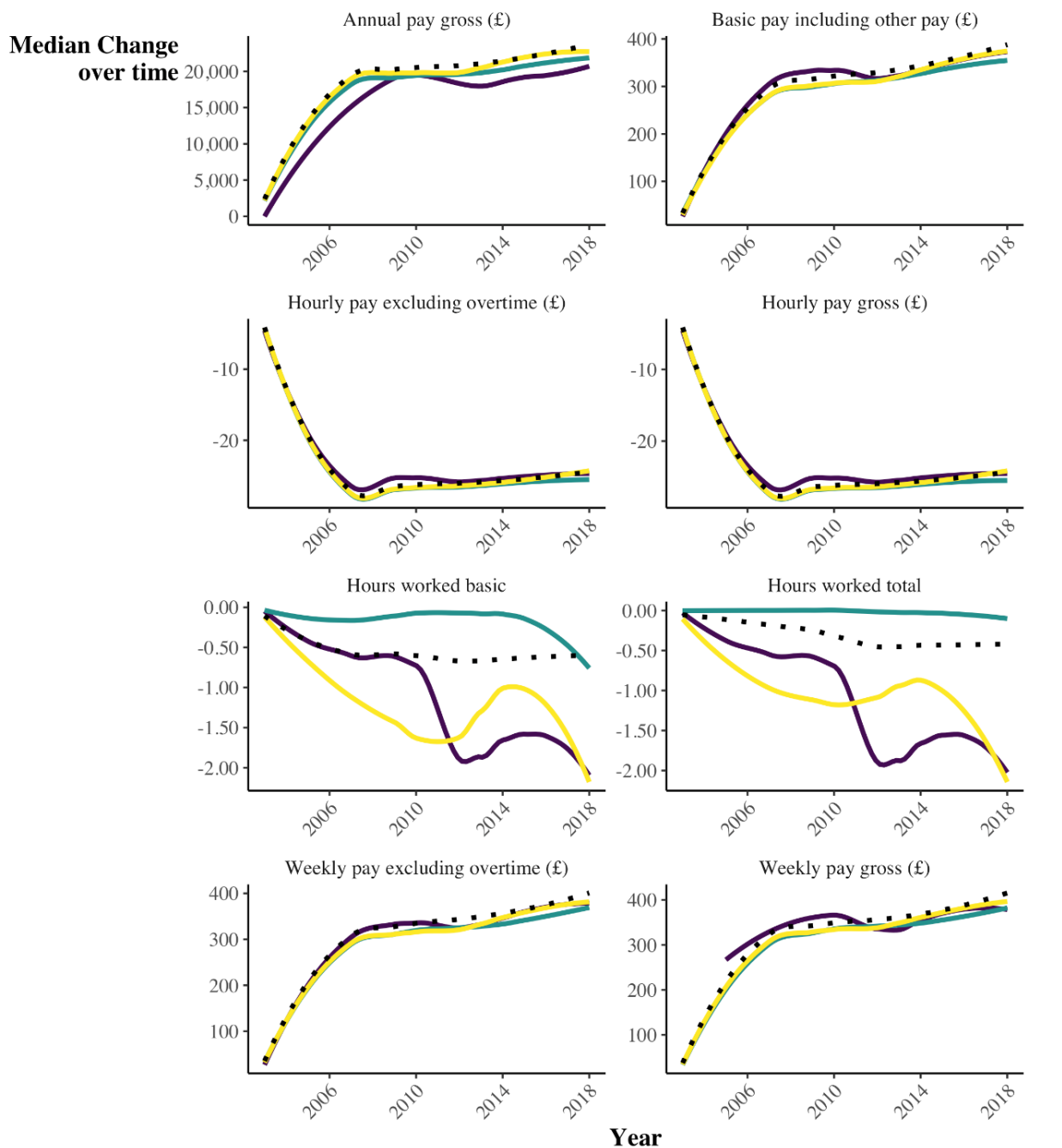
To understand the changes in income and hours worked in the three areas, Figure 6 shows ASHE data from 2006-2018. Annual pay has generally increased over time in all three areas, though these figures have increased for Na h-Eileanan Siar the least and are now lower than in both Perth and Kinross and Northumberland. The total number of hours worked has decreased over time in Na h-Eileanan Siar and Perth and Kinross, but not in Northumberland.



Figure 6 Change in pay and hours worked across case study areas

### Yearly Change in Pay and Hours Worked Across Case-Study Areas

SOURCE: Annual Survey of Hours & Earnings 2002 - 2018



Case Study Local Authority    Outer Hebrides    Northumberland    Perth and Kinross

Value for all lines in 2002 is zero to enable trends to be seen over time.

Lines are Locally Weighted Scatterplot Smoothing (LOESS) lines.

Black dotted lines show the English-Scottish average.

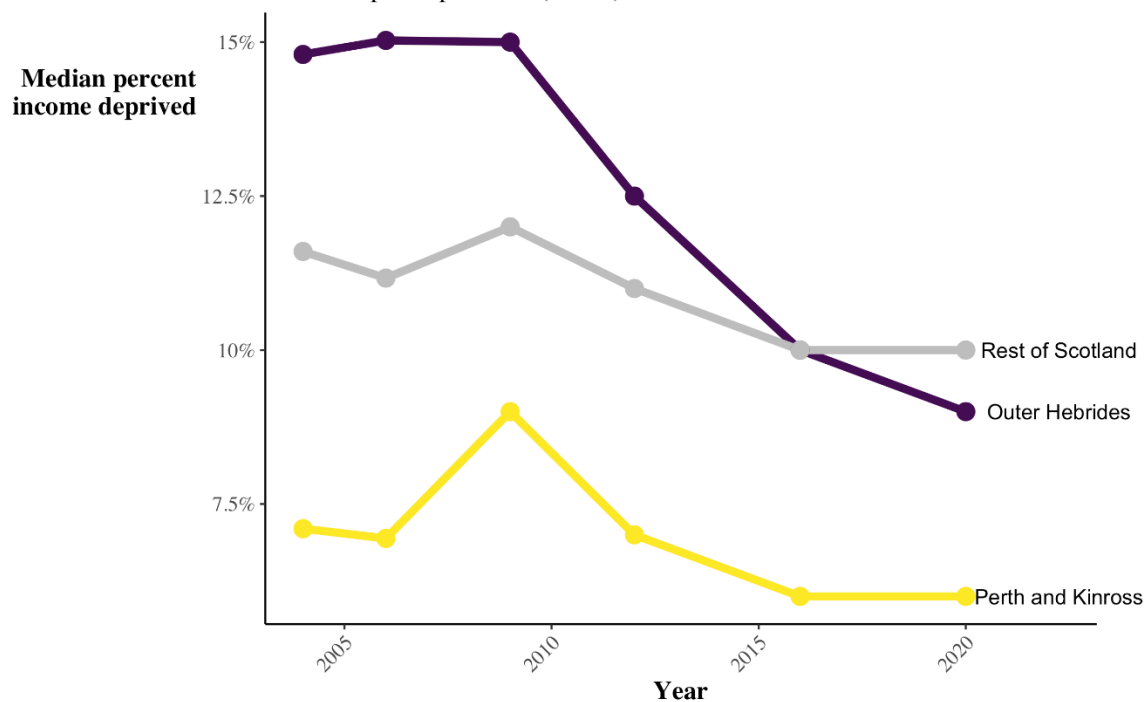
There are spatial variations in the data in Figure 6. For example, the annual mean income per household in Eastern Perthshire is 8% lower than for Perth and Kinross as a whole.<sup>11</sup> Sixty-one percent of the data zones in Eastern Perthshire also have mean incomes below that of Perth and Kinross.

Figure 7 shows the percentage of the population who are income-deprived in Na h-Eileanan Siar and Perth and Kinross. There has been a notable decline in income deprivation in the Outer Hebrides since 2010, with the level now below the Scottish average. Income deprivation has also declined in Perth and Kinross, although more gradually. Although current income deprivation in Perth and Kinross sits just above 5%, income deprivation in Blairgowrie and the Glens (the case study area) is at 9.5%.<sup>12</sup>

*Figure 7 Percentage of population who are income-deprived at local authority level (Scottish cases)*

### Percent of Income-Deprived Across Scottish Case Study Areas

SOURCE: Scottish Index of Multiple Deprivation (SIMD) Income Rates



All data is aggregated to 2011 datazone geographies.

<sup>11</sup> The Eastern Perthshire household mean income is £32,898 compared to £35,672 across Perth and Kinross. Source: Eastern Perthshire Locality Profile (2015).

<sup>12</sup> Eastern Perthshire Action Partnership – Stories of place. See <https://www.pkc.gov.uk/article/21598/Stories-of-Place->

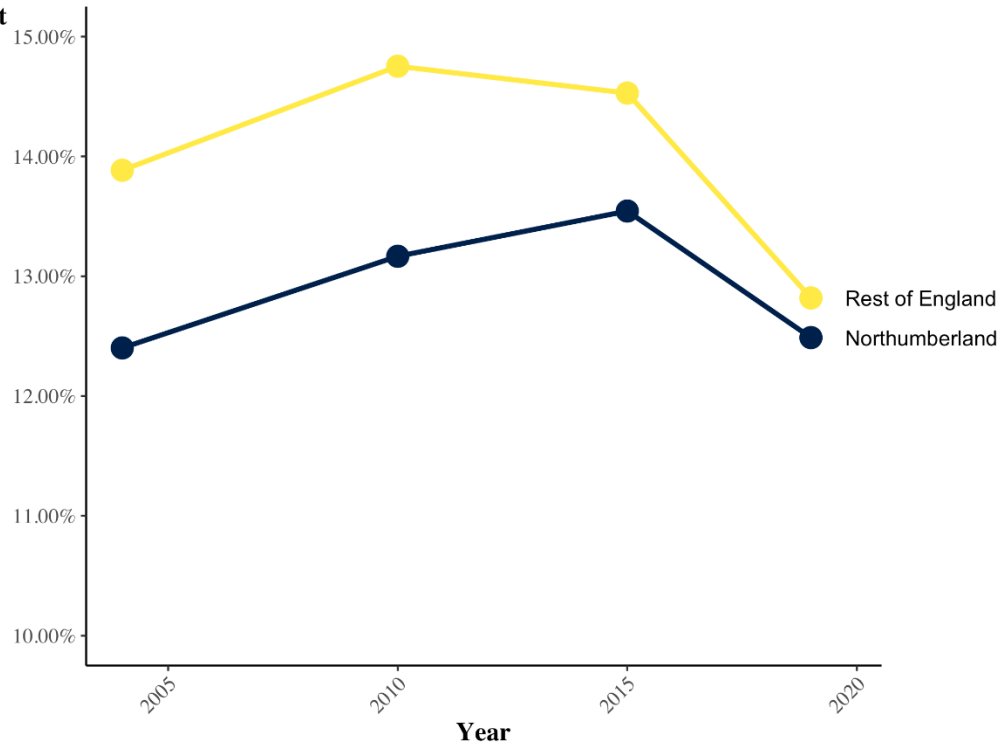
In Northumberland, levels of income deprivation have remained relatively stable over the past 15 years, at between 12% and 13.5% of the population. Levels of income deprivation in Northumberland are lower than the English average.

*Figure 8 Percentage of population who are income-deprived at local authority level (English case)*

### Percent Income Deprivation Since 2004

SOURCE: (England) Index of Multiple Deprivation 2004 - 2019

Average percent



*Northumberland geography calculated using 2019 lsoa codes.  
Income rate used (not rank).*

The percentage of households classed as workless in each of the local authority areas (shown in Figure 2) is not too different to the Great Britain average of 14.3% (ranging from 13.9% in Perth and Kinross to 19.4% in Northumberland).

Working Paper 1 noted that benefit take up is low in rural areas. The percentage of residents aged 16-64 who claimed out of work benefits in 2019 ranges from 1.9% in Perth and Kinross to 2.03% in Na h-Eileanan Siar and 3.3% in Northumberland.<sup>13</sup> In the two wards covered by the Harris case study (in Na h-Eileanan Siar), 1.9% and 1.8% of residents of working age claimed out of work benefits in 2019, a decrease from 3.2% and 2.2% respectively in 2015. In the Blairgowrie and the Glens case study (in Perth and Kinross), the percentage of claimants was

<sup>13</sup> Scottish figures calculated from data in the Local Level Wellbeing Mapping Tool (beta version), <https://mappingrd342.shinyapps.io/mappingtool/>. James Hutton Institute/SEFARI. Northumberland data from the County Council [Economic Performance Bulletin](#) (Jan 2020).

highest in one of the four Blairgowrie East (Rattray) wards in 2019 (5.4%), an increase from 3.25% in that ward in 2015. The claimant rate in the North Tyne Valley is estimated to be between 0.5% and 2%.

The prevalence of child poverty is lower than the Scottish and English average in all three local authority areas (as shown in Figure 2). The lowest percentage of children living in a low-income family is in Na h-Eileanan Siar (9%), compared to the Scottish average of 16.7%.

In Na h-Eileanan Siar, 737 (14%) of the area's children were living in poverty in 2019 after housing costs were taken into account (an increase from 715 in 2017).<sup>14</sup> In the Harris case study area (the Na Hearadh agus Ceann a Deas nan Loch ward), 25 children (9.62%) were deemed to be in poverty before housing costs were taken into account and 41 children (15.63%) after housing costs).

In Perth and Kinross, 18% of the area's 4,628 children are living in poverty, according to the local authorities latest calculations.<sup>15</sup> In Blairgowrie and the Glens, 359 children (18.95%) are living in low-income households, although the percentage ranges between zero and 33% across the case study area, with the highest percentage being in Rattray.<sup>16</sup>

### *Access to services and cost of living*

The percentage of households in fuel poverty in Na h-Eileanan Siar (55.8%) is markedly higher than the Scottish national average (27.3%), as shown in Figure 2. This is similar to the situation in Northumberland, where 26.7% of households are classed as fuel poor, compared with the English average of 10.9%. Only in Perth and Kinross is the percentage of households in fuel poverty (30.4%) relatively similar to the national average.

Most properties in Northumberland have access to superfast broadband (93.6% of properties).<sup>17</sup> This is a much better situation than in Na h-Eileanan Siar and Perth and Kinross where 46% and 24% of the population do not have access to superfast broadband. These percentages are considerably higher than the Scottish national average (13%).

When compared with national level data, Na h-Eileanan Siar and Perth and Kinross have remained broadly similar to national changes in Scottish measures of deprivation such as education, employment and health (see Figure 9). In Northumberland, there has been more variation from the national average over time (see Figure 8).

<sup>14</sup> See <https://www.cne-siar.gov.uk/news/2019/june/anti-poverty-strategy/>.

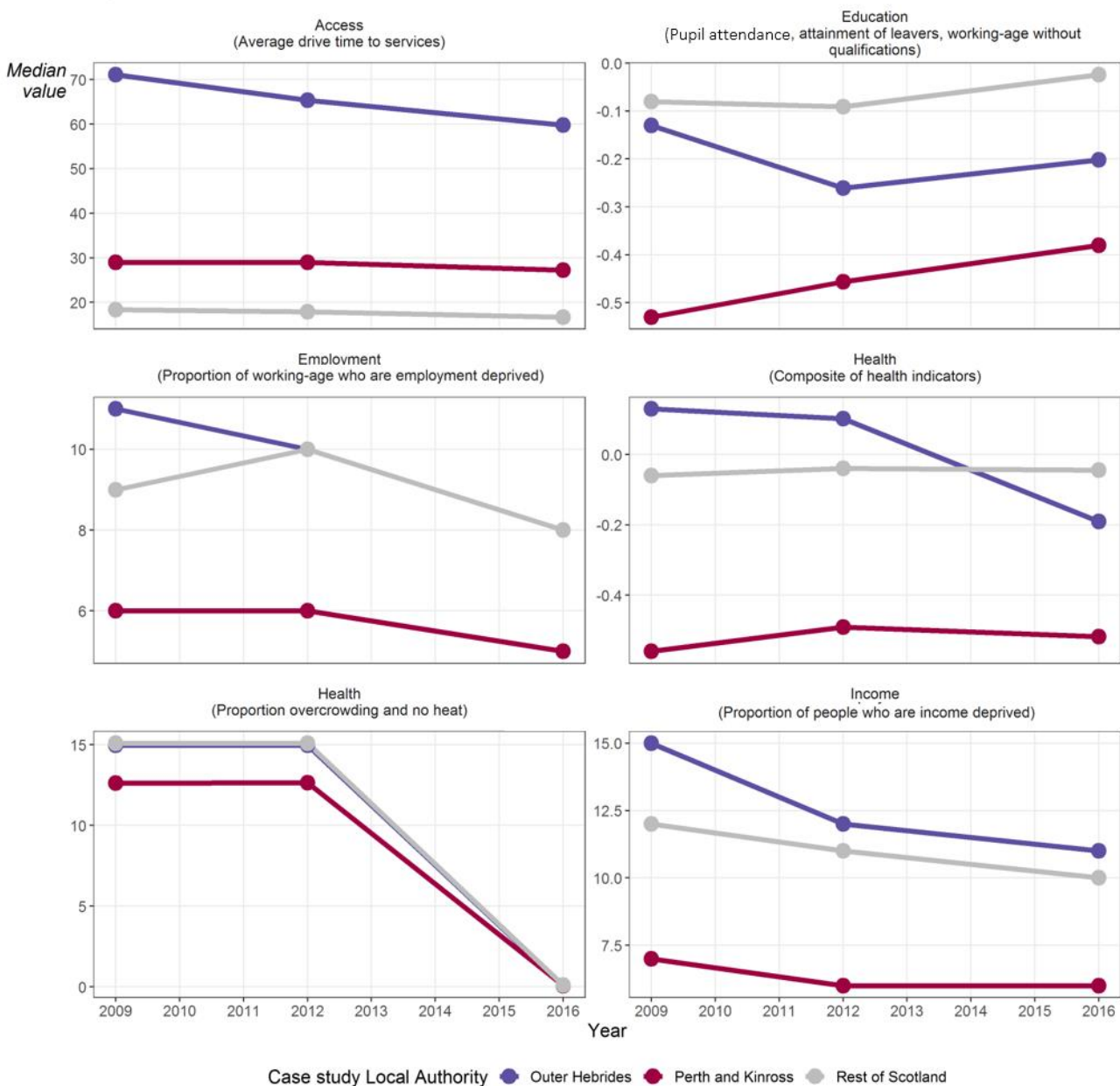
<sup>15</sup> See <https://www.pk.gov.uk/childpoverty>.

<sup>16</sup> Eastern Perthshire Locality Profile (2015).

<sup>17</sup> Latest data and postcode checker available at [northumberland.org.uk/](http://northumberland.org.uk/).

Figure 9 Comparison of domains of deprivation over time at local authority level (Scottish cases, 2009-2016)

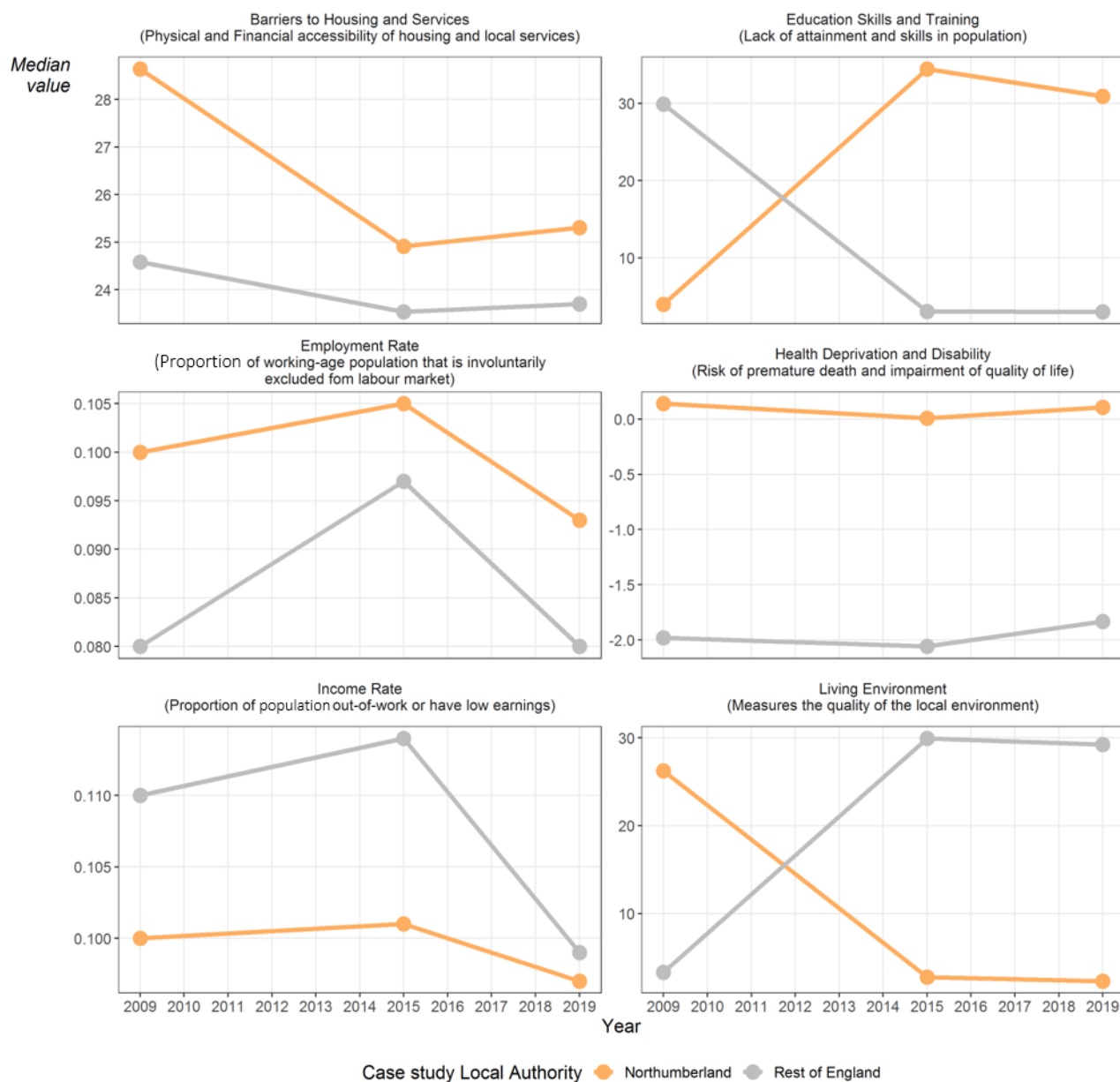
### Comparing Scottish Domains of Deprivation Over Time



Note: Varying scales on vertical axes. Data are from the SIMD historical data.

*Figure 10 Comparison of domains of deprivation over time at local authority level (English case, 2009-2019)*

### Comparing English Domains of Deprivation Over Time



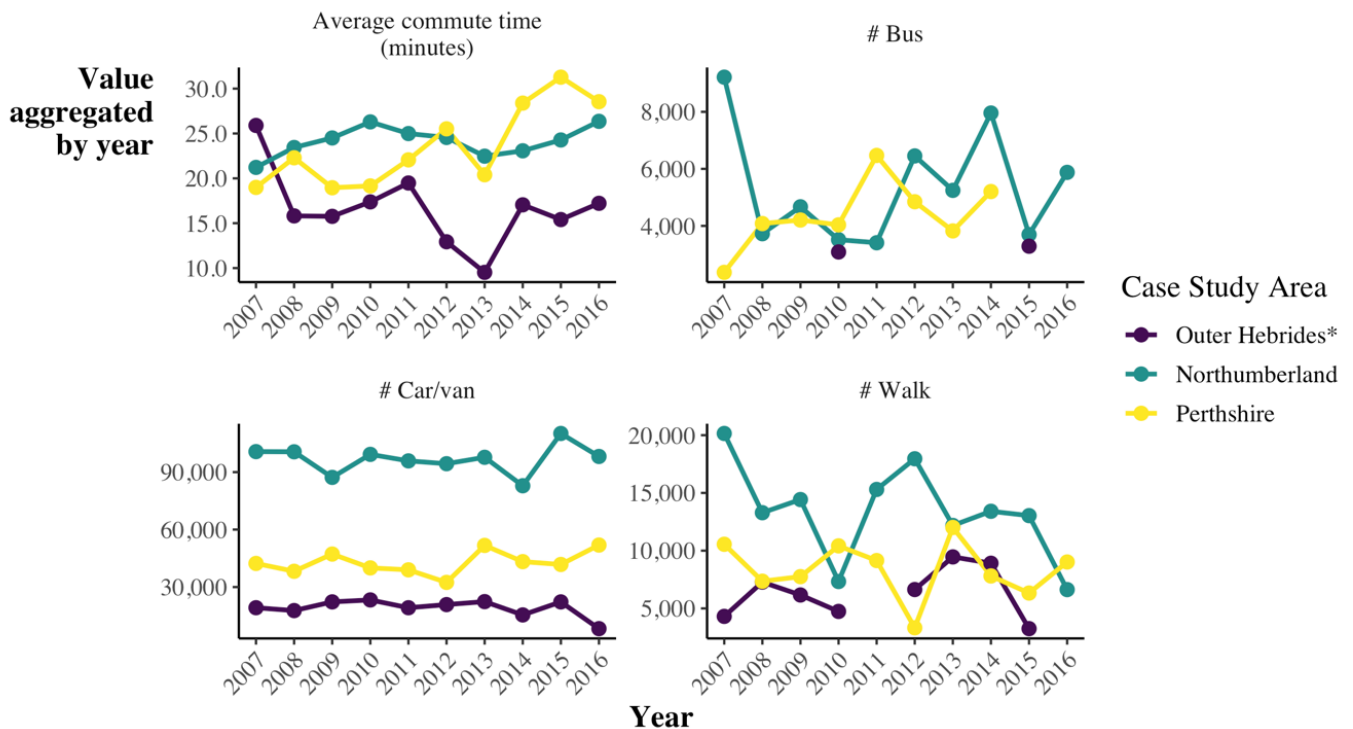
Note: Varying scales on vertical axes. Data area from the [England] Indices of Multiple Deprivation historical data.

Time spent commuting to work increased between 2007 and 2016 for residents of both Northumberland and Perth and Kinross. The average commuting time in Perth and Kinross has increased substantially in that time frame.

*Figure 11 Average time spent on work commute at local authority level*

### Commute Time and Mode of Transport in Case Study Areas Over Time

SOURCE: Office of National Statistics Labour Force Survey



\*Outer Hebrides shows data aggregated to across Scottish Islands (Outer Hebrides, Orkney and Shetland).

## Housing and place

Housing prices in all three local authority areas have increased since 2004 (with some earlier data also shown in Figure 12 for Northumberland). The sharpest increase has been in Perth and Kinross. Northumberland and Perth and Kinross have experienced a reduction in the number of total homes sold, which might partly explain why the price has increased.

*Figure 12 Housing prices and total sold (1995-2020)*

### Average Price and Total Houses Sold in Case Study Areas Overtime

SOURCE: UK Housing Price Index 2020



Since 1993, the average house price in Eastern Perthshire has more than doubled (177%).<sup>18</sup> The average house price fell by 18% around the time of the 2008 economic crisis. House prices in Eastern Perthshire are lower than Perth and Kinross as a whole and are quite similar to the national trend.

In Northumberland, the average house price is £160,901, which is higher than the average house price for the whole of North East England (£132,769) and lower than English average (£250,677).<sup>19</sup>

<sup>18</sup> Eastern Perthshire Locality Profile (2015).

<sup>19</sup> Northumberland County Council [Economic Performance Bulletin](#) (Jan 2020).



## Help and advice

Data provided by Citizens Advice Scotland provides some insight into the types of issues that people presented to the Citizens Advice Bureaux in Stornoway and Perth in 2019/20 (see Figure 13). In general, the proportion of each type of issue is broadly similar to the Scottish average, which is also shown in the table. However, there are some points to note.

Nearly half of all advice requests are related to benefits, with the proportion of requests in the case study regions slightly less than the national average (43% in Perth and Kinross and 45% in Na h-Eileanan Siar, compared with 48% nationally). Requests for support relating to debt and employment were slightly more common in both regions, when compared to the Scottish average. Proportionally, there were twice as many requests relating to utilities and communications in Na h-Eileanan Siar (6%) than for the national average (3%). This perhaps reflects some of the challenges related to broadband coverage and fuel poverty in that region noted above.

*Figure 13 Totals and proportion of types of issues requiring advice in Na h-Eileanan Siar and Perth and Kinross (2019/20)*

Issues	Perth & Kinross		Na h-Eileanan Siar		Scotland	
Benefits	7,201	43%	1,735	45%	301,854	48%
Consumer	299	2%	48	1%	9,369	1%
Debt	3,039	18%	620	16%	88,502	14%
Discrimination	33	0.2%	7	0.2%	839	0.1%
Education	64	0.4%	18	0.5%	2,158	0.3%
Employment	1,163	7%	164	4%	29,343	5%
Finance and Charitable Support	888	5%	144	4%	35,113	6%
Health and community care	194	1.2%	53	1%	8,269	1.3%
Housing	744	4%	193	5%	27,842	4%
Immigration, Asylum and Nationality	830	5%	88	2%	16,791	3%
Legal Proceedings	440	3%	110	3%	29,477	5%
NHS Concern or Complaint	37	0.2%	3	0.1%	13,732	2%
Relationship	470	3%	95	2%	12,731	2%
Tax	773	5%	243	6%	22,999	4%
Travel, transport and holidays	281	2%	76	2%	9,877	2%
Utilities and communications	309	2%	224	6%	20,722	3%
<b>Total number of issues</b>	<b>16,765</b>		<b>3,821</b>		<b>629,618</b>	

Source: Citizens Advice Scotland

Data provided by the CAB office in Hexham (West Northumberland) presents a similar trend in the proportion of issues presented (see Figure 14). Benefits issues accounted for over half of all advice requests (51%) in 2019/20, with a higher proportion of issues relating to debt (23%) as compared to the figures for the Scottish regions in Figure 13 above.

*Figure 14 Number of proportion of issues requiring advice at Hexham CAB, West Northumberland (2019/20)*

Issues		
Benefits and tax credits	3,133	35%
Benefits Universal Credit	1,396	16%
Consumer goods and services	200	2.2%
Debt	2,062	23%
Discrimination & Hate & GVA	24	0.3%
Education	7	0.1%
Employment	267	3.0%
Financial services and capability	477	5.3%
Health and community care	82	0.9%
Housing	210	2.3%
Immigration and asylum	21	0.2%
Legal	125	1.4%
Other	144	1.6%
Relationships and family	254	2.8%
Tax	53	0.6%
Travel and transport	146	1.6%
Utilities and communications	373	4.2%
Total number of issues	8,974	

Source: Hexham Citizens Advice Bureau

## Summary

This working paper used local authority level data to consider some of the key indicators related to income, employment and cost of living in the three case study areas. The analysis provides initial context to inform the fieldwork interviews.

The Scottish regions have quite high employment rates as compared to the national average, while in Northumberland the percentage of the population who are employed is somewhat lower. Even where employment rates are relatively high, however, the GVA per head and take-home pay are generally lower than the national averages. In Na h-Eileanan Siar and Northumberland, this contrast is particularly stark. Further investigation is required to understand the reasons for these differences, perhaps in relation to the nature of the jobs that people are employed in within the case study areas.

The paper has also shown the spatial and temporal variations in income deprivation, noting how this varies across each region. While rates of income deprivation have declined in recent years in the Scottish case studies, this is not the case in Northumberland. The claimant rate is low in all three regions, and child poverty rates are also lower than the national averages. Again, understanding people's lived experiences of financial hardship in the case study areas will help to understand how the various factors discussed in this paper play out in the rural context.

## Annex: Notes about the data

Secondary data used in this working paper are drawn from a range of sources, including:

1. The Scottish Index of Multiple Deprivation (SIMD) and the English Indices of Deprivation (IMD): these are two separate datasets. Both rank small-area output regions based on scores pulled from seven domains: income; employment; educational attainment; distance to services; health deprivation; crime deprivation; and housing deprivation. A similar approach to data collection, aggregation and analysis is employed for both the SIMD and IMD but there are some differences which do not allow direct comparisons to be made. These differences are:
  - Different data aggregations levels – data zones in Scotland and lower layer super output areas in England;
  - Slightly different approaches to measuring each type of deprivation; and
  - Data has been collected and published in different years.
2. Annual Survey of Hours and Earnings (ASHE): this data is used to show change in income and hours worked overtime. ASHE data is collected annually across the UK. It is a survey of businesses and can receive low response rates in some areas. This is particularly the case in very remote and rural parts of the country.